

2016 Employment Separation Benefits Guide

Following is information on City-sponsored benefit plans after you leave the City.

Benefit Plan Continuation

Participation in most City of Minneapolis benefit plans ends on the last day of the month in which your employment with the City ends. Federal and Minnesota State laws allow employees and their dependents the opportunity to continue certain benefit plans following separation of employment. Generally, coverage can be continued for up to 18 months following separation from employment. ***Continuation laws apply to the City's medical, dental, Minneflex spending account, HRA/VEBA and life insurance plans.*** Complete COBRA information will be mailed to your home from *121 Benefits* shortly after your benefit coverage ends.

Medical, dental and life insurance continuation

Your cost to continue the City's medical plan depends on the network you selected, your coverage option (single or family) and whether or not you are eligible for lower wellness premiums. The monthly medical continuation rates for 2016 are shown below.

2016 Medica Network and Option	Wellness Premium	Standard Premium
Elect or Essential Network – Single Coverage	\$ 551.00	\$ 586.00
Elect or Essential Network – Family Coverage	\$1,542.00	\$1,639.00
Choice Network – Single Coverage	\$ 586.00	\$ 623.00
Choice Network – Family Coverage	\$1,639.00	\$1,744.00

For 2016, the cost to continue dental coverage is \$32.00 per month for single and \$79.00 per month for family coverage.

You can elect to continue the **basic** and **optional life insurance** in effect at the time of your separation by paying the full cost of this coverage. The cost of optional employee life insurance is based on your age and the amount of insurance in effect at the time you separate from employment.

At the end of the continuation period, you may apply for an individual life policy. The policy will be one of the current offerings of the insurer and the cost will be based on your age and the amount of insurance requested. Neither term insurance nor disability benefits are available.

Minneflex Spending Accounts

Continuation options will be based your elections and account balances at the time you separate.

Health care spending account: You may continue to submit reimbursement requests for eligible health care expenses incurred on or before your separation date. If you have a positive account balance at the time you separate, you may continue to submit AND incur expenses through the end of the calendar year by electing to continue contributions to the plan on an after-tax basis.

Dependent care spending account: Eligible dependent care expenses incurred before and after your separation date can be reimbursed but only up to the amount actually deducted from your pay during the calendar year in which you separate.

Claims for reimbursement must be filed by April 15th following the end of the year in which you separate.

HRA/VEBA

Money remaining in your HRA/VEBA account after separation is available to you for reimbursement of eligible health care. Eligible expenses generally include any health expense incurred by you or an eligible dependent that is reimbursable under Internal Revenue Code Section 213(d) and that is not paid under any other health or accident plan or insurance policy. You have 18 months from the end of the calendar year a claim was incurred to submit a reimbursement.

If you elect COBRA following your separation from the City and continue contributions to the HRA/VEBA, your account will be closed at the end of the 18-month continuation period. Any funds remaining in your account at that time will be forfeited.

If you die before you have claimed your entire account balance, your eligible dependents could submit claims for their eligible health expenses until the account is exhausted.

It is important that you let the City and the HRA/VEBA administrator know about address changes. If the plan has been unable to contact you for a 36-month period at your last known address, you will forfeit any money remaining in your account. Forfeitures will be used to pay administrative expenses. After you separate from the City, an annual administrative fee will be deducted from your HRA/VEBA account starting the calendar year after you separate.

Submitting Eligible Expenses for Minneflex Flexible Spending and the HRA/VEBA

The WageWorks health care card is no longer available to you after you separate, but you may use these alternative options to submit claims:

- **Pay Me Back.** You pay for the expense with your own funds and then request reimbursement. For the best user experience, submit claims using your online account at www.wageworks.com. Paper claim forms are also available by request from the Benefits Office.
- **Pay My Provider.** From your online account, you will enter the service date, claim details, and upload a receipt. Payment is sent directly to your provider.

Long Term Disability

This plan ends on your separation date. It cannot be continued or converted. If you are receiving long term disability benefits at the time of your separation, these payments will continue according to the terms of the plan.

Short Term Disability

If you are enrolled for voluntary short term disability insurance, this plan will also end on your separation date. This insurance cannot be continued or converted.

Metropass and Pre-tax Transportation Plans

Payroll deductions for the Metropass are taken from the second paycheck each month to pre-pay for the next month. Cancellation requests are available on the City's benefits website and must be sent to the City's benefits office by the first Friday of the month during which you wish participation to end. Example: To cancel participation on July 31, you must submit a cancellation request on or before the first Friday of July.

Payroll deductions for the qualified parking and van pool programs are taken from the first paycheck of the month to pay current month expenses. Cancellation request forms are available on the City's benefits website and must

be sent to the City's benefits office by the 15th of the month for the cancellation to be effective the following month.

MSRS Health Care Savings Plan

If you contribute to the Minnesota State Retirement System (MSRS) health care savings plan through ongoing contributions or with sick leave severance or vacation pay, you can use funds in your account to pay for eligible health care expenses after you leave the City. You will receive information directly from MSRS about how to obtain payments from your account. If you have questions about the health care savings plan, contact MSRS.

Public Employees Retirement Association (PERA) and Minnesota Deferred Compensation Plan (MNDCP)

Contact PERA and MNDCP for information on your benefits from these plans.

Address Changes

Please notify the Benefits Office of any address changes. It is important that you advise the City of Minneapolis any address changes that occur before W-2 statements are mailed the last week of January.

Contacts

Organization	Contact Information
Medica	952-945-8000 or 1-800-952-3455, www.medica.com www.mymedica.com for your personal account
Delta Dental of Minnesota	651-406-5916 or 1-800-552-9536, www.deltadentalmn.org
WageWorks (Minneflex and HRA/VEBA claims)	1-855-428-0446, www.wageworks.com
121 Benefits (formerly Eide Bailly)	1-800-300-1672 option 2 612-877-4321 cobra@121benefits.com
VOYA/ING (short term disability)	1-800-373-3771
Minnesota Deferred Compensation Plan (MNDCP)	651-296-2761 or 1-800-657-5757 option 3
Public Employees Retirement Association (PERA)	651-296-7460 or 1-800-652-9026, www.mnpera.org
MSRS Health Care Savings Plan	651-296-2761 or 1-800-657-5757 www.msrs.state.mn.us
City of Minneapolis Benefits Office Address changes, general information	612-673-3333
Medical, dental, life insurance continuation; Metropass and qualified parking	612-673-3347